Exploring the impacts **of affordable housing on neighbourhood property values**

A literature review and five Alberta case studies

October 2021

Civida

Executive Summary

48,455
renter households
in Edmonton spend
more than 30%
of their income
on housing costs

2.9% of households
in Alberta **live in**
subsidized housing

Affordable housing is desperately needed across Alberta. According to the 2016 federal census, only 2.9% of households lived in subsidized housing in Alberta, which is the among the lowest proportions of all the provinces, and demand continues to increase. At Civida, our waitlist has grown from about 2,000 households in 2014 to over 9,000 households in 2021, an increase of over 350%. In the City of Edmonton, nearly 50,000 renter households were spending more than 30% of their income on shelter costs in 2016.

However, affordable housing providers face barriers to increasing the supply of safe and affordable housing. While most people support affordable housing in principle, local community members are often concerned about the potential impacts of community housing developments on their neighbourhoods. Concerns may relate to urban intensification, densification, sense of place, crime and safety, property maintenance/upkeep, and impacts on property values. These concerns may at times be grounded in stereotypes and discriminatory beliefs about tenants living in community housing. Community opposition (sometimes also called NIMBY or Not In My Backyard) responses directly affect the ability to increase the supply of community housing and create more diverse and inclusive communities.

In order to address these concerns, Civida conducted an applied research project on the impacts of affordable housing on neighbourhoods. This included reviewing academic research, gray literature, and other reports to summarize the existing research on the impacts of affordable housing. We then focused on five Alberta case studies and explored the impacts on neighbourhoods, focusing on neighbouring property values.

This is a complementary report to the report "**Strategies for responding to Community Opposition for Affordable Housing Providers**" that explores strategies for responding to community opposition to affordable housing.

KEY FINDINGS

1. **The existing research literature suggests that affordable housing does not contribute to declines in property values**
   - Research demonstrates no universal decline in property values due to the development of affordable housing.
   - Well-managed, well-designed, and dispersed affordable housing generally has no negative impacts on property values.
   - Rehabilitating older affordable housing can improve neighbouring property values.

- Overall, property values are more strongly impacted by broader macro-economic factors, such as access to credit and interest rates, changes in mortgage regulations, and flows of capital and finance.
- At the local level, property values are impacted by property level features such as size and condition, and proximity to other neighbourhood features such as roadways and commercial areas.

3. **Concerns about impacts on property values are often based on classist and racist stereotypes about affordable housing tenants**
   - Concerns about perceived impacts of affordable housing has been shown to be often based on classist and racist stereotypes and discrimination.
   - Research on crime and affordable housing demonstrates no statistically significant relationship.
   - Property values are also impacted by racism and classism and are not objective measures of quality or value.

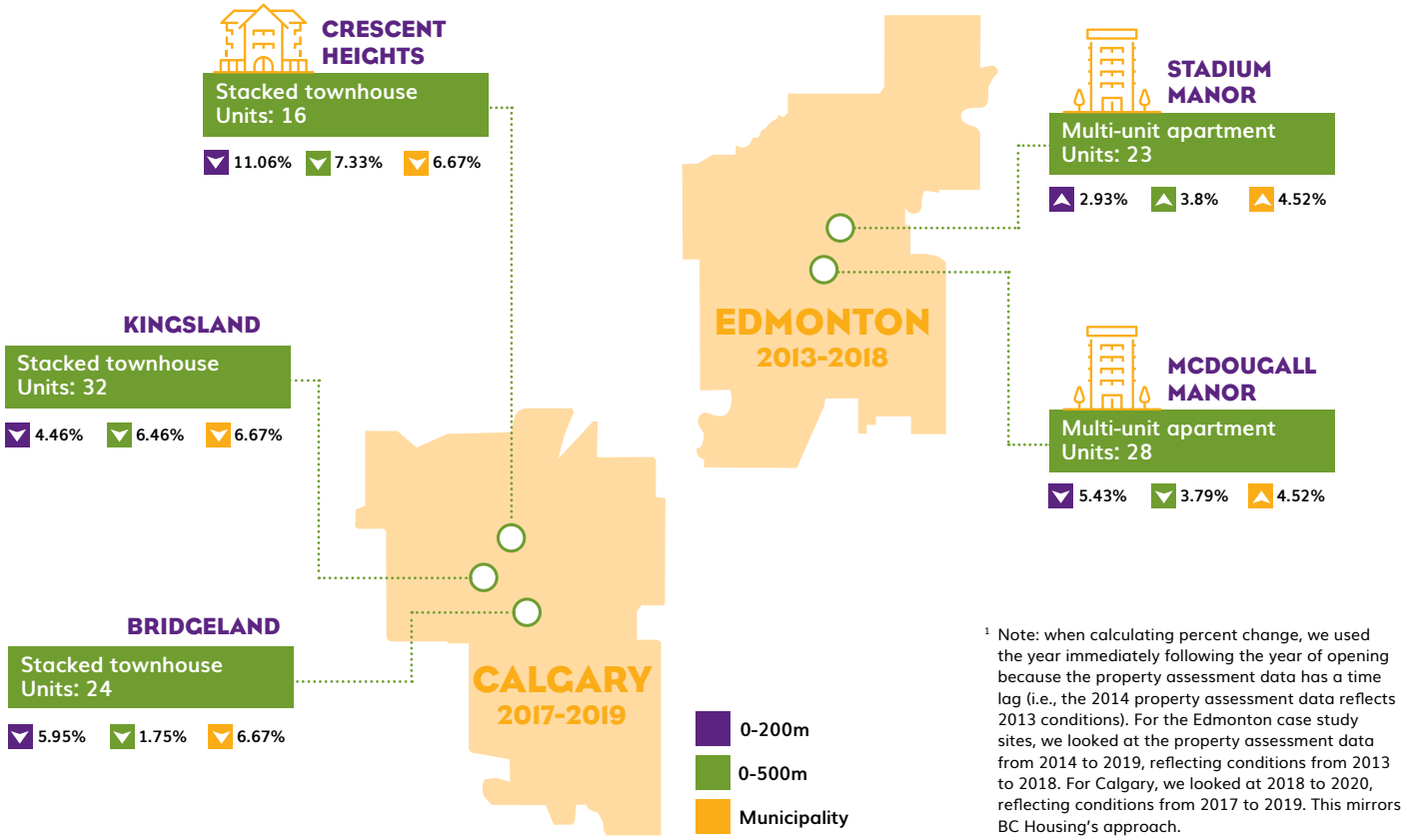
4. **The Alberta case studies show no universal negative impact from affordable housing on neighbouring property assessments**
   - Median residential property assessments around the affordable housing site changed at a similar pace to the rest of the municipality for most of the case studies.
   - Neighbourhood property assessments were not strongly impacted by the opening of the affordable housing developments in any of the case study sites.

5. **There has been so little affordable housing built recently in Alberta that it was difficult to find enough case study sites with available data.**
   - It was difficult to complete this research because there has been so little affordable housing built since the 1990s. Most neighbourhoods have been built with no purpose-built affordable housing.
   - Where affordable housing has been built, it is typically without operating subsidies. Since the cost of land is a significant barrier for affordable housing development, affordable housing tends to be located in areas with lower cost land in order to keep the rents more affordable.
   - We were unable to include a rural or small-town case study due to data availability.

Overall, there is no evidence that affordable housing has intrinsic negative impacts on neighbourhoods, and in fact more evidence that affordable housing has positive impacts on families and communities. Social and affordable housing is key to inclusive and diverse communities and supporting the health and wellbeing of individuals and families.

SUMMARY OF CASE STUDY SITES

Percent change in median property assessment for residential properties surrounding cases study sites for up to five years post opening[1]



[1] Note: when calculating percent change, we used the year immediately following the year of opening because the property assessment data has a time lag (i.e., the 2014 property assessment data reflects 2013 conditions). For the Edmonton case study sites, we looked at the property assessment data from 2014 to 2019, reflecting conditions from 2013 to 2018. For Calgary, we looked at 2018 to 2020, reflecting conditions from 2017 to 2019. This mirrors BC Housing's approach.

1. We followed the approach of BC Housing[2] and used municipal property assessment data to explore the impact of affordable housing developments on property values for five case study sites in Edmonton and Calgary where data was available.[3]

2. For each affordable housing development, we looked at the surrounding property values in
   1. the 0 to 200 metre range around the development *(representing the immediate area)*;
   2. the 0 to 500 metre range *(representing the neighbourhood)*; and
   3. the municipality.

3. We then calculated the percent change in the median property assessment for all residential properties in different geographic range.

[2] BC Housing, "Exploring Impacts of Non-Market Housing on Surrounding Property Values Full Report."

[3] The property assessment is the fair market value of the property as of July 1 of the previous year, meaning that there is a one-year lag represented in the data. However, it remains the best available data to explore the impact of affordable housing on property values.

About Cívida

Cívida has a long history of promoting affordable housing options. We began as the Edmonton Housing Authority in 1970. In 1995, we became Capital Region Housing. Today, we are Cívida—the largest provider of social and near-market housing in the Edmonton region. A lot has changed since 1970, but our mission remains the same: To provide safe and affordable housing.

We manage over 4,500 community (social) housing units on behalf of the Government of Alberta and own and manage over 600 near market units and 130 mixed income units. We also administer 3,000 rent subsidies to tenants in the private market on behalf of the Government of Alberta.

Our embedded Policy and Research Team completes applied research projects on issues and trends in the social and affordable housing sector.

For more information, please visit our website at https://civida.ca/

Contact us at:

10232 112 St NW
Edmonton AB T5K 1X5

P: 780-420-6161
F: 780-426-6854
E: research@civida.ca

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Notice to Readers

Cívida has undertaken this research as a part of its research program into social and affordable housing. The greatest care has been taken to confirm the accuracy of the information contained herein. However, no responsibility is accepted by the authors, Cívida, or the funders for the accuracy or omission of any statement, opinion, advice, or information in this publication. The views expressed in this publication do not necessarily represent those of any individual contributor, Cívida, or the funders.

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1.0

Introduction

Affordable housing is an important part of our communities and neighbourhoods.

Housing affordability challenges impact many people, and increasingly more households are in need of affordable housing. Because of systemic barriers and ongoing disparities due to racism, colonialism, sexism, ableism, ageism, and heteronormativity, certain groups are over-represented among those living in or needing affordable housing, including single female parents, newcomers to Canada, Indigenous households, and households with accessibility needs and/or health issues (Claveau, 2020). An estimated 19,000 households are on a waitlist for subsidized housing in Alberta (SHS Consulting, 2020).

Despite this demonstrated need for affordable housing, housing providers face barriers to increasing supply, including community opposition. While most people support affordable housing in principle, there is often opposition when affordable housing developments become a reality. This community opposition is often called "Not in my Backyard" or NIMBY-ism. NIMBY-ism often equates affordable housing with negativity, undesirability, and fear associated with the perception that affordable housing and residents will impact the existing community through increased crime and decreased property values (Goss Gilroy Inc., 2019; Nguyen et al., 2013). This community opposition is often discriminatory and can have major impacts on developments. Community opposition at public hearings for approvals can delay projects, reduce viability, or stop projects entirely (Scally & Tighe, 2015). Community opposition also continues to stigmatize affordable housing tenants who already face barriers to inclusion.

The literature suggests that intentional, evidence-based approaches can be effective at dispelling negative attitudes towards affordable housing developments (Goss Gilroy Inc., 2019; Tighe, 2010). This can include both intentionally countering negative, discriminatory stereotypes about affordable housing tenants that are often used to justify community opposition (Tighe, 2010). It can also include data and empirical research on the impacts of affordable housing on neighbourhoods, which overall highlights no universally negative impact on neighbourhoods (Davison et al., 2013). However, there is still limited research on affordable housing and neighbourhoods, especially in the Alberta context.

Despite this demonstrated need for affordable housing, housing providers face barriers to increasing supply, including community opposition. While most people support affordable housing in principle, there is often opposition when affordable housing developments become a reality.

While most people support affordable housing in principle, there is often opposition when affordable housing developments become a reality.

283,800
households
IN CANADA reported
waiting for affordable
housing

19,000
households
IN ALBERTA
on waitlists for
affordable housing

To be able to respond better to community opposition, develop evidence-based approaches, and contribute to further knowledge in the Alberta context, Civida explored the impacts of affordable housing on neighbourhoods, focusing on three research questions.[1]

1. What does the existing research show as emerging strategies for responding to community opposition to affordable housing? Are there different considerations for rural and small-town communities?
2. What does the existing research show about the impacts of affordable housing on neighbourhoods, with a focus on property values?
3. What are the impacts of affordable housing developments in Alberta on neighbourhoods, with a focus on property values?

Overall, research demonstrates, and our findings reinforce, that there is no universal negative impact of affordable housing on surrounding property values.

In this report, we address research questions two and three on the impacts of affordable housing. Research question one is addressed in the report "***Strategies for responding to Community Opposition for Affordable Housing Providers***".

This report starts with an analysis of the existing literature on the impacts of affordable housing on neighbourhoods, focusing on impacts on property values. It then describes the scope and methodology we used to analyse the impacts of affordable housing in five Alberta case studies. In the third section, it describes the case study sites in more detail. We conclude by discussing the results and conclusions. The appendices contain detailed data tables and a brief review of the literature on affordable housing, crime, and social disorder.

Overall, research demonstrates, and our findings reinforce, that there is no universal negative impact of affordable housing on surrounding property values. Property values are impacted by many more factors than proximity to affordable housing, including mortgage market regulations, access to credit, strength of the labour market, and regional economic development.

Further, there has been so little recent affordable housing built in Alberta, it was difficult to complete this research in a meaningful way. Most affordable housing was built in the 1970s and 1980s, and very little affordable housing has been built since the federal government stopped funding new social housing in 1993, with limited near market affordable housing built under the Investment in Affordable Housing and Affordable

1 Note: we had initially also planned to review the literature on affordable housing and crime and social disorder and provide an Alberta case study. However, there are known issues with crime data and data was not consistently available at a fine enough level to allow for this analysis. As such, we removed this question from the scope. A review and discussion of the literature is included in Appendix 2.

Housing Initiative programs in the mid 2000s (Suttor, 2016). This limited the possible case study sites. Advanced analyses of the impacts of affordable housing on neighbourhoods primarily use hedonic regression models to isolate the impact of affordable housing. However, we could not find a dataset in Canada that would allow us to use these models.

As a final note, focusing on NIMBYism continues to centre others in the conversation instead of the tenants who need affordable housing and live in the building. Affordable housing has a range of positive outcomes for households, communities, and society at large, including supporting improved health outcomes, diverse and inclusive communities, and promoting inclusive economic growth (OECD, 2020; Pomeroy & Marquis-Bissonnette, 2016). Future research could work to highlight the positive impacts of affordable housing and more holistically measures outcomes instead of focusing on disputing NIMBY concerns about negative impacts of affordable housing (Scally & Koenig, 2012).

To be able to respond better to community opposition, develop evidence-based approaches, and contribute to further knowledge in the Alberta context, Civida explored the impacts of affordable housing on neighbourhoods.

2.0

Context - Affordable Housing in Alberta

Alberta faces significant pressures on housing affordability and has a demonstrated need for affordable housing while having some of the lowest rates of households currently living in affordable housing across the country.

Social and affordable housing are two types of non-market housing that are intended to be affordable for low and moderate-income households.

Affordable housing typically refers to housing with rents set below market rents, such as 80% of market. Other terms for this type of housing include near market rent, low end of market, or below market rent. This form of housing is usually supported by governments through capital grants to reduce the cost of construction so that units can be rented at less than market rent. Affordable housing is also sometimes used as the umbrella term to refer to all non-market housing types, including supportive housing and affordable homeownership programs.

Social housing typically refers to housing with rents set based on a proportion of tenants' income, usually 30%. Other names for this type of housing include community housing, public housing, subsidized housing, low-income housing, or rent geared-to-income housing. This form of housing is usually supported by governments through operating grants to housing providers to make up the difference between tenant rents and the costs of providing housing.

What is Affordable Housing?

While most Albertan cities do not face the same kind of housing pressures as other Canadian cities like Toronto and Vancouver, Alberta still faces housing issues. These include volatile housing markets due to resource dependency and periods of fast growth. Despite softer economic conditions after the most recent oil price crash in 2015, house prices are still higher than would be expected based on demand fundamentals (CMHC-SCHL, 2018). Rental prices have also not decreased, with an average rental price of $1,153 per month in Edmonton and $1,195 in Calgary in 2020 (CMHC-SCHL, 2021).

Further, there are limited options for low-income households on the private rental market. According to the CMHC 2020 Rental Market Survey, only 15.1% of rental units in Edmonton and 11% in Calgary are affordable to households with an annual income of less than $36,000 (first income quintile). For larger households, only 2.5% of two-be droom units are affordable to households in the first income quintile, and no three-bedroom units are affordable to these households (CMHC-SCHL, 2021). The Canadian Centre for Policy Alternatives reports that households in Edmonton would need to make at least $25/hour or work 66 hours per week at minimum wage to afford the median rent for a two-bedroom unit. This is higher in Calgary, at $27/hour or 72 hours per week at minimum wage. There are no neighbourhoods in Edmonton or Calgary that are affordable to a household working at minimum wage (Macdonald, 2019).

Overall, Alberta faces significant pressures on housing affordability and has a demonstrated need for affordable housing while having some of the lowest rates of households currently living in affordable housing across the country. This context is important to situate the discussion of the impacts of affordable housing on neighbourhoods and the Alberta case study.

There are **NO neighbourhoods** in Edmonton or Calgary that are **affordable to a household working at minimum wage**

3.0

Previous research on the impacts of affordable housing

Affordable housing developments can face community concerns on multiple fronts.

There can be community concerns about urban intensification and densification, as multi-unit buildings of all types often face community opposition and most affordable housing developments are multi-unit buildings (Davison et al., 2013). There can also be community concerns specific to affordable housing developments including concerns about increasing crime rates and negative impacts on property values. Affordable housing developments can also face community opposition to purpose built rental housing in general, as renters are often socially constructed as deviant and a threat to public safety, particularly by homeowners (Rollwagen, 2015). These topics are each their own research fields with their own debates and histories and discussing all these perceived concerns is out the scope of this report. However, it is important to recognize the broad range of concerns that affordable housing developers are trying to address, both those specific to affordable housing and those more broadly related to the community engagement and planning process. In this report, we focus on the relationship between affordable housing and neighbouring property values.

It is important to recognize the broad range of concerns that affordable housing developers are trying to address, both those specific to affordable housing and those more broadly related to the community engagement and planning process.

The relationship between the perceived impacts of affordable housing on communities is also made more complex as both housing and neighbourhoods are considered composite goods, a bundle of attributes that cannot be separated from each other. In the case of housing, this includes dwelling type, size, price, condition, and location/neighbourhood (van Ham, 2012). In the case of neighbourhoods, this includes demographic characteristics of residents, geographic characteristics and proximity to services and amenities, the housing stock and diversity, and environmental characteristics (Galster, 2001). As neighbourhoods and housing are inseparable from each other, studying the neighbourhood impacts of housing developments is more complex.

3.1 Affordable Housing and Property Values

Overall, property values are impacted by many different factors. This includes both micro-level factors, such as the dwelling type, housing style, interior finishes, and location; meso-level factors such as the regional economic development, municipal zoning and permitting process; and macro-level factors such as mortgage market regulation, income and

Larger factors like macroeconomic shifts **have a bigger impact property values**

taxation policy, and employment rates (CMHC-SCHL, 2018). If affordable housing developments have an impact on residential property values, it would be in the micro-level.

Rehabilitating older affordable housing can have a positive impact on the property values of nearby homes

Generally, research from the United States, Canada, and Australia indicates no universal positive or negative impact on property values attributable to affordable housing development (Davison et al., 2013, 2017; Ellen et al., 2007; Nguyen, 2005). Using hedonic regression models and a detailed geolocated dataset for New York City, Ellen and colleagues (2007) found that there was no universal negative impact of affordable housing developments on property values, and two programs (section 202 and the Low-Income Housing Tax Credit) had statistically significant positive effects on property values. They highlight some specific factors of affordable housing development which may impact property values through spill-over effects:

- **Removal effect**—what was removed from the neighbourhood for the new subsidized rental?
- **Physical structure effect**—how was it built? Is it well maintained? Does it fit into the neighbourhood?
- **Market effects**—what is the neighbourhood like? Is there much affordable housing in the neighbourhood already?
- **Population growth effects**—What is the neighbourhood population like? What has the trend been in terms of population growth? How many people can the neighbourhood infrastructure support?
- **Population mix effects**—is there a concentration of affordable housing? Is there a concentration of poverty?

Generally, research from the United States, Canada, and Australia indicates no universal positive or negative impact on property values attributable to affordable housing development.

However, these possible mechanisms for spill-over effects are not intrinsic or isolated to affordable or subsidized rental and could also apply to market developments.

Further research demonstrates different scenarios that can influence the impact of affordable housing. For example, if there is already a large concentration of affordable housing in a neighbourhood, some research indicates that further development may be associated with a decline in property values, while affordable housing development in more affluent or improving neighbourhoods may be associated with an increase in property values (Galster et al., 1999; Nguyen, 2005). In research from the United States (U.S.) on the impact of section 8 vouchers on neighbouring property values, Galster and colleagues (1999) note that the negative impacts on property values in neighbourhoods were mostly from residents mis-associating poorly maintained private buildings with affordable housing than with affordable housing itself. This also highlights the ongoing impacts of stigma around affordable housing. Other research

indicates that rehabilitating older affordable housing can have a positive impact on the property values of nearby homes (Davison et al., 2013; Nguyen, 2005).

In the most detailed review of the literature on property values and affordable housing, Nguyen (2005) highlights four key situations where affordable housing appears to have no effect on neighbouring property values:

> **"(1) affordable housing is sited in healthy and vibrant neighbourhoods, (2) the structure of the affordable housing does not change the quality or character of the neighborhood, (3) the management of affordable housing is responsive to problems and concerns, and (4) affordable housing is dispersed." (p.24)**

This reinforces that well-designed, well-managed, and well-maintained affordable housing is unlikely to have a negative impact on neighbouring property values.

Well-designed, well-managed, and well-maintained affordable housing is unlikely to have a negative impact on neighbouring property values.

There are also a number of methodological issues with studying the impact of affordable housing developments. The same features that impact property values in neighbourhoods—such as proximity to major roads or schools—also impact affordable housing developments in those same neighbourhoods. Land is the single biggest cost for affordable housing developments, so affordable housing is often built in neighbourhoods where property values are already below average or on lower cost land that is located in less desirable areas or are oddly sited (Hoyt, 2020). Likewise, most affordable housing are multi-unit dwellings, which are limited by the zoning criteria. In most North American cities, most land is zoned exclusively for single detached dwellings, and higher density zones are more likely to be located on the outskirts of neighbourhoods on busier streets than on interior residential streets (Been et al., 2019). This also means that the surrounding properties to affordable housing developments are also often located closer to arterial roads, which can impact property values.

The **surrounding features** of the neighbourhood often **have larger impacts on property values**

Indeed, research from Australia on the impact of affordable housing demonstrated that it was more often the surrounding features around affordable housing developments that had larger impacts on neighbouring property values than the affordable housing development itself. This included proximity to roads, public transport, services, and commercial areas (Davison et al., 2013). This demonstrates both the difficulty of assessing the impact of affordable housing on neighbourhoods, as affordable housing is equally impacted by the neighbourhoods they are part of and cannot be easily separated from one another. Further, they demonstrated that other housing characteristics like number of bedrooms

and bathrooms and availability of parking had much larger impacts on the property value than proximity to affordable housing developments (Davison et al., 2017).

Research completed for BC Housing on the impact of affordable housing on property values similarly found no universal negative impact on property values (BC Housing, 2020). They used both tax assessment values and sale data for 14 affordable housing sites across the province. In all neighbourhoods, average and median prices rose after the construction and opening of the affordable housing developments, and sales were not impacted. The authors note that property values and sales are impacted by broader socioeconomic factors such as mortgage rules and interest rates rather than proximity to affordable housing developments.

There are also issues methodologically with measuring the timing of impacts of affordable housing developments (Ellen et al., 2007). Affordable housing developments tend to be more complex and take longer to build than market developments, as affordable housing developments face longer and more complex planning and community engagement processes, difficulties and complexities in acquiring financing, and higher overall costs (Hoyt, 2020). There could be long delays between project announcement and project completion, and other local and macro-factors can also change during that time that could impact property values.

There are also broader issues with how property values are assessed and appraised. Racism and discrimination are well documented issues among appraisers and real estate agents. Research from the United States highlights that properties owned by Black households and other racialized groups are routinely valued lower than similar properties owned by white households (Howell & Korver-Glenn, 2018; Korver-Glenn, 2018). Historical and ongoing practices of redlining[2] and racial discrimination mean that neighbourhoods that are predominately white continue to experience higher property values and higher property appreciation than neighbourhoods with more racialized groups (Howell & Korver-Glenn, 2020; Neal et al., n.d.). While there is much more research in this area in the United States, these issues also exist in Canada, including histories of redlining (Harris & Forrester, 2003) and racial discrimination in property appraisal (McDonald et al., 2021) and housing markets (Novac et al., 2002). Mortgage lenders, insurers and property tax assessors often use computer modelling to assess property values, which are also subject to assumptions and issues including racism, and which can change significantly with small changes in those underlying assumptions (Thibodeau, 2003). Further, homeowners generally over-estimate the value of their property when self-reporting, compared to sales prices (Benítez-Silva et al., 2015). Thus, property values are not objective measures and are impacted not just by physical or economic factors, but social factors as well.

Homeowners generally over-estimate the value of their property when self-reporting, compared to sales prices

Property values are complex and impacted by many factors. It is more often the surrounding features around affordable housing developments that had larger impacts on neighbouring property values than the affordable housing development itself.

2 "Redlining is a form of discrimination in credit markets where banks and financial institutions identify entire neighborhoods as too "high risk" for financial investment in both residential and commercial property. Financial institutions "redline" neighborhoods for a number of reasons including the physical characteristics of the housing stock and undesirable location, but most important has been the presence of minority, especially black, residents." (Dwyer, 2015, p.1)

In conclusion, property values are complex and impacted by many factors. Research on the impacts of affordable housing on neighbourhoods shows limited impacts and no universal negative impacts. Macroeconomic shifts, mortgage regulations, access to credit, employment rates, income trends, supply of housing, zoning decisions, as well as specific housing characteristics such as condition, size, number of bedrooms all have bigger impacts on property values than proximity to affordable housing. Overall, if affordable housing developments have an impact on neighbouring property values, it is one factor out of many.

3.2 Summary of research literature

Overall, research suggests that there is nothing intrinsically negative about affordable housing developments—rather, affordable housing, like any other type of development, can have a range of positive or negative impacts on a neighbourhood that depend on:

- how the development is built and managed,
- the style and design of the development,
- the community consultation that took place and how community feedback was used, and,
- contextual neighbourhood factors including the concentration of affordable housing, other amenities, and public spaces, and proximity to other features such as roadways and commercial spaces.

Again though, empirical research on the impacts of affordable housing demonstrates no universal negative impacts on property values or increases in crime rates. Research findings strongly suggest concerns about impacts of affordable housing developments on crime and property values are often motivated by racist and classist stereotypes. Well-designed, well-developed, and well-managed affordable housing generally has no negative impact on neighbouring properties. Often, these developments are indistinguishable from or better maintained than private market developments in the area.

Research findings strongly suggest concerns about impacts of affordable housing developments on crime and property values are often motivated by racist and classist stereotypes.

With respect to Canadian examples, there is very little research in this area due to limited data access and limited affordable housing development since the 1990s to be able to assess the impacts, if any, of affordable housing developments on neighbourhoods in Alberta. These two issues—data availability and case study availability will be discussed in more detail in the next section on methodology.

4.0

Methodology

4.1 Property Values (Property Assessments)

Data availability limited the analysis opportunities. For example, advanced analyses of the impact of affordable housing have used hedonic regression models using detailed geolocated datasets (Davison et al., 2013; Ellen et al., 2007; Galster et al., 2002) which are not as available in Canada to our knowledge. The BC Housing case study used BC Housing land titles data to assess both property sales and tax assessments (BC Housing, 2020). However, in Alberta, each municipality is responsible for property assessments. This data is not consistently reported or made public for analysis purposes. Even between the city of Edmonton and the city of Calgary, the province's two largest municipalities, the availability and type of property assessment data varied. This further limited the analysis opportunities.

It is also difficult to assess the impact of affordable housing as there have been so few affordable housing developments built since federal funding for new social housing stopped in the early 1990s (Suttor, 2016). For example, Civida is in the process of re-developing the Londonderry site in the Kilkenny neighbourhood. This is the first new social housing in the city since the 1990s and is slated to open in 2022. Planning for development started in 2011, and construction started in 2017. This also reinforces the methodological issue of timing, as developments occur over a long period of time (see Ellen et al., 2007).

Following the approach of BC Housing (BC Housing, 2020), we used municipal property assessment data to explore the impact of affordable housing developments on property values for five case study sites in Edmonton and Calgary. Edmonton data was available for the years 2012 to 2019 while Calgary data was available for years 2005 to 2021. Both datasets were publicly available on their open data sites (City of Edmonton, 2021c; The City of Calgary, 2021d). In total, we identified five affordable housing case study sites (two in Edmonton and three in Calgary) that opened in years where property assessment data was available for surrounding properties.[3]

Property assessments are completed by municipal tax departments for the purposes of determining property taxes. Property assessments approximate the value if the property were to be sold on the open market as of July first of the previous year (City of Edmonton, 2021a; The City of Calgary, 2021c).

Following the approach of BC Housing, we used municipal property assessment data to explore the impact of affordable housing developments on property values for five case study sites in Edmonton and Calgary.

3 We tried to include a rural or small-town case study, however, there have been very few developments and property assessment data is not publicly available for most smaller towns and rural municipalities. As such, this remains an area for future research.

Characteristics that are considered by assessors include:

- Dwelling type.
- Size of lot and home.
- Age and condition.
- Finished basements or other features.
- Neighbourhood.
- Locational features (listed examples for the City of Edmonton include "proximity to golf courses, lakes, parks, river valley, commercial development and high traffic routes").

City officials do *not* consider proximity to affordable housing developments when determining property assessments (The City of Calgary, 2021a).

We followed the approach of BC Housing and calculated the median property assessment for residential properties surrounding the affordable housing developments.

We then calculated the percent change between the opening of the development and up to five years post-opening.

As noted above, the property assessment is the fair market value of the property as of July first of the previous year, meaning that there is a time lag represented in the data. However, it remains the best available data to explore the impact of affordable housing on property values. It is updated annually and are based on market conditions. It is also available for all properties in the area compared to sales data, which is only representative of a small proportion of the housing stock, and which is proprietary data in Canada. And for the purposes of this project, property assessments are legislated under the *Municipal Government Act*, so while property assessment data was not publicly available for smaller municipalities, other housing providers and municipalities could complete similar analyses using their local property assessment data.

We restricted the analysis to residential properties as defined under section 297 of the *Municipal Government Act* and/or the relevant bylaws in the city of Edmonton and city of Calgary. We excluded commercial buildings and farmland as these will skew the data and are impacted by different factors than residential dwellings. However, we were not able to further separate the residential property assessments by property type. This may impact the data since apartment condominium units are usually valued lower than single detached dwellings, while multi-family rented apartment buildings would be valued much higher overall (BC Housing, 2020). However, to compensate for this issue, we used the median property assessment value as it is less prone to being skewed by high and low values. We also dropped missing data, assessments that were valued at $0, and properties where there was a mix of residential, commercial, or farmland.

As we did not have enough data to conduct hedonic regression models, we followed the approach of BC Housing (2020) and calculated the median property assessment for residential properties surrounding the affordable housing developments. We compared the median values within the immediate area (0-200m range) to the neighbourhood (0-500m range) and to the median residential property assessment for the city. We also looked at the 201-500m range to explore differences by proximity, mirroring the approach of BC Housing (2020).

We then calculated the percent change between the opening of the development and up to five years post-opening. We included case study sites so long as there was at least three years of data. We excluded 2020 and 2021 if within the five-year range due to the impacts of the COVID-19 pandemic. We used the geographic range instead of the neighbourhood, as neighbourhood boundaries are largely arbitrary (Galster, 2001) and most of these developments are located on the boundaries of their respective neighbourhoods. Using a geographic proximity range mirrors what BC Housing (2020) and Davison and colleagues (2013) did in their analyses.

Importantly, because we did not use hedonic regression models, we did *not* look at correlation or causation. We were only able to descriptively analyze differences over time; however, this still provides an exploratory analysis of changes over time in areas where affordable housing has been built. Future analyses should look to ways to conduct more detailed regression models to better assess the impacts, if any, of affordable housing on neighbourhoods.

Future analyses should look to ways to conduct more detailed regression models to better assess the impacts, if any, of affordable housing on neighbourhoods.

5.0

Case Study Sites

In this section, we describe the five case study sites in more detail.

Data for this section comes from the 2016 federal census, the most recent census at the time of research. We used the federal census as it has the best coverage and has similar data available for neighbourhoods in both Edmonton and Calgary. Results are from the City of Edmonton's neighbourhood profiles (City of Edmonton, 2021b) and the City of Calgary's community profiles (The City of Calgary, 2021b). Information on the affordable housing sites is from Civida or from the City of Calgary (City of Calgary, 2021). **The five sites are summarized below.**

5.1 Edmonton

5.1.1 STADIUM MANOR

Fig. 1. Stadium Manor, Edmonton, Alberta.
Source: Civida

Stadium Manor backs onto the Commonwealth Stadium and is located on the corner of 111 Avenue NW, a main commuter road leading into downtown Edmonton.

Stadium Manor is an affordable housing development located at the boundary between the Parkdale and McCauley neighbourhoods (it is technically in the McCauley neighbourhood). The building contains 23 units, all one-bedroom

suites situated in three stories on top of the ground floor commercial spaces. The building also has accessible and barrier free units. It was built in 2013 under the Affordable Housing Investment program. It is a near-market building, meaning that there are no social or deeply subsidized units in the development.

Stadium Manor backs onto the Commonwealth Stadium and is located on the corner of 111 Avenue NW, a main commuter road leading into downtown Edmonton. This area is in a state of change, with a mix of commercial buildings, some newer residential developments, and a number of vacant sites.

Focusing on the McCauley neighbourhood where Stadium Manor is situated, the neighbourhood differs from the rest of Edmonton in some key ways. Based on the most recent 2016 federal census, the neighbourhood population distribution is older than the distribution across Edmonton, with a much lower proportion of children aged 0 to 14 years old (9.3% compared to 17.6% in Edmonton) and a much higher rate in pre-retirement years, aged 55 to 64 years old (19.8% in 2016 compared to 11.7% across Edmonton). The housing in the neighbourhood is also much older than Edmonton: nearly 50% of units (49.9%) were built in 1960 or earlier, compared to 15% across Edmonton. Only 2.2% was built between 2011 and 2016, including Stadium Manor which opened in 2013, compared to 12.1% across the entire city. Correspondingly, there is a higher rate of dwellings in need of major repairs in McCauley compared to the city as a whole (11.5% vs 5.7%). There is also a much higher rate of low income households, at 30.4% compared to the Edmonton prevalence of 10.9%.

The McCauley neighbourhood has a number of characteristics that highlight the need for affordable housing, including higher rates of housing in need of repairs and higher rates of tenants struggling with affordability.

Based on the City of Edmonton 2018 affordable housing ratios, the McCauley neighbourhood has an estimated 25-30% affordable housing, while the Parkdale neighbourhood has an estimated 5-10% (City of Edmonton, 2019b). However, even with the higher percentage of affordable housing, more than half of renter households in McCauley are spending more than 30% of their income on shelter costs.

Overall, the McCauley neighbourhood has a number of characteristics that highlight the need for affordable housing, including higher rates of housing in need of repairs and higher rates of tenants struggling with affordability. However, these neighbourhood characteristics will also impact the median property assessments in the area independently of any potential impact from Stadium Manor.

5.1.2 MCDOUGALL MANOR

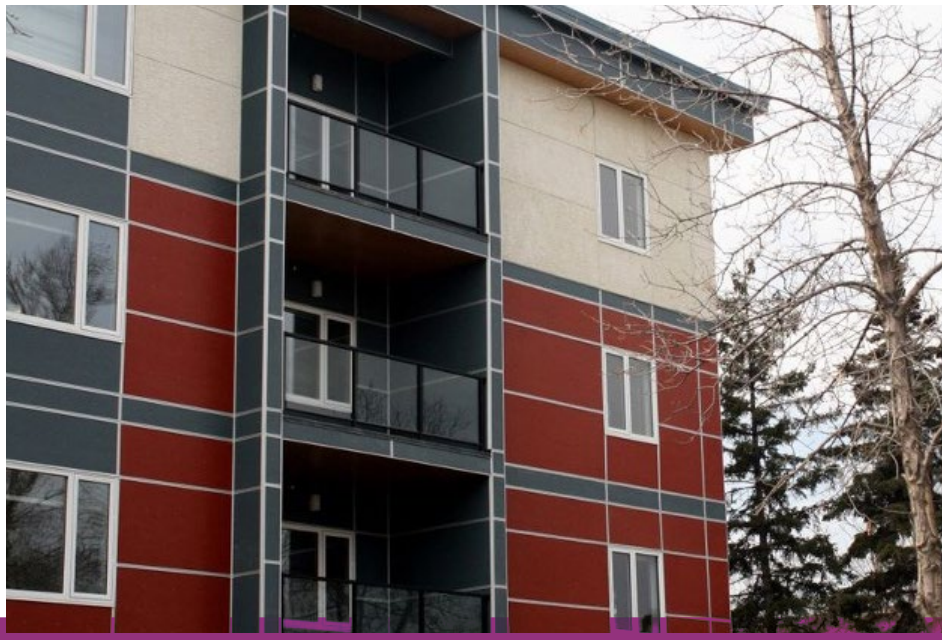


Fig. 2. McDougall Manor, Edmonton, Alberta.
Source: Civida

McDougall Manor is an affordable housing development located at the boundary between the Central McDougall and Queen Mary Park neighbourhoods just north of downtown Edmonton. McDougall Manor is located on 109 Street NW, a main commuting street in and out of downtown Edmonton. This is similar to Stadium Manor, which is also located on a busier road.

McDougall Manor is located on 109 Street NW, a main commuting street in and out of downtown Edmonton.

Like Stadium Manor, McDougall Manor was also built in 2013 under the AHI program and is a near market building without social or deeply subsidized housing units. It contains 28 units, with 24 one-bedroom units and four studio units. There are also a few accessible units. It is a four-storey building, with three storeys of apartments located over surface parking. It is finished with a combination of stucco and fibre cement boards with balconies with glass railings.

Like McCauley, the mix of the Central McDougall neighbourhood differs from the rest of the City of Edmonton in some important ways. The housing stock in the neighbourhood is older than the City of Edmonton on average, with 40.2% of the private dwellings built between 1961 and 1980, compared to 31.2% of the housing stock across Edmonton (based on the 2016 census). More than 90% of the dwellings (92.8%) are apartments four storeys and under, compared to 23.2% across Edmonton. The dwelling

values are also lower on average for Central McDougall than Edmonton. Central McDougall also has higher rates of households in dwellings in need of major repairs (14.1% compared to 5.7%) and in overcrowding (17.8% compared to 6.5%), higher rates of tenant households (88.6% compared to 35.7%), and higher rates of households struggling with affordability (28.1% of owner households and 44.1% of tenant households, compared to 16.5% and 38.1% across Edmonton). The Central McDougall neighbourhood also has a much higher prevalence of low income, with 28.6% of households under the after-tax low-income measure, compared to 10.9% across Edmonton.

The Central McDougall neighbourhood also has a much higher prevalence of low income, with 28.6% of households under the after-tax low-income measure, compared to 10.9% across Edmonton.

According to the 2018 affordable housing neighbourhood ratios, Central McDougall has an estimated 10-16% affordable housing in the neighbourhood (City of Edmonton, 2019b).

5.2 Calgary

5.2.1 KINGSLAND

Fig. 3. Kingsland development, Calgary, Alberta.
Source: City of Calgary and Calgary Housing Company

The Kingsland development is a 32 unit stacked townhouse development in the Kingsland Neighbourhood. It features eight studio, eight one-bedroom, eight two-bedroom and eight three-bedroom units. Two units

are barrier free, with one built to accommodate the visually impaired. Construction completed in July 2017. Community engagement took place between 2011 and 2012.

The development is located in the Kingsland neighbourhood, which is a mature neighbourhood in the southwest of Calgary bounded by Glenmore Trail, Macleod Trail, Heritage Drive and Elbow Drive. The Kingsland development itself backs onto Glenmore Trail, a major freeway through Calgary.

According to the 2016 federal census, the Kingsland neighbourhood is slightly older than the City of Calgary as whole, with a lower proportion of children and a higher proportion of seniors. Approximately 15% of households are in low income compared to 9% across Calgary, and the median household income in 2015 was $65,299 compared to $97,329 across Calgary.

In terms of housing, there is a much higher percentage of renters in Kingsland compared to Calgary (65% renter households compared to 29%). There is also much more housing diversity in Kingsland compared to Calgary as a whole, with higher rates of apartments and lower rates of single detached dwellings in Kingsland. A higher percentage of renters are spending more than 30% of their income on shelter costs, at 42% in Kingsland compared to 37% in across Calgary. Like the other neighbourhoods reviewed, the housing in Kingsland is older than Calgary as a whole, with 27% built in 1960 or earlier and another 46% built between 1961 and 1980. This compares to 10% and 29% across Calgary. A slightly higher percentage of dwellings need major repairs, at 6% compared to 4%.

According to the 2016 federal census, the Kingsland neighbourhood is slightly older than the City of Calgary as whole, with a lower proportion of children and a higher proportion of seniors.

5.2.2 BRIDGELAND

Fig. 4. Bridgeland development, Calgary, Alberta.
Source: City of Calgary and Calgary Housing Company

This area is in a state of transition.

There is a larger proportion of young adults in this area compared to Calgary as a whole, and there is a higher proportion of the population with post-secondary education.

The Bridgeland development is also a stacked townhouse development with 24 units. It similarly features a mix of studio, one bedroom, two bedroom, and three-bedroom units. Construction was completed in September 2017, with community engagement between 2014 and 2017. This development is located in the Bridgeland/Riverside neighbourhood, a mature, central neighbourhood just outside of downtown on the north side of the Bow River.

This area is in a state of transition. There is a larger proportion of young adults in this area compared to Calgary as a whole, and there is a higher proportion of the population with post-secondary education. The median total household income was $64,201 in 2015, lower than the median total household income for the city as a whole. There is also a higher prevalence of low income, at 18% compared to 9% for the city. However, this is a lower percentage of low-income households compared to the other neighbourhoods in this analysis.

A large proportion of the housing is older, with 29% of the housing built in 1960 or earlier compared to 10% across Calgary. Correspondingly, a higher percentage of households are in housing that is in need of major repairs, at 7%. However, there are clear signs of revitalization and redevelopment, with 14% of the housing built between 2006 and 2010

compared to 11%, and another 17% between 2011 and 2016 compared to 10% in Calgary. There is also more housing diversity and density, with 62% of dwellings compared to 23% across Calgary. The tenure mix is also more balanced, with 44% owners and 56% renters. However, renters still struggle with affordability—44% of renter households are spending more than 30% of their income on shelter costs.

5.2.3 CRESCENT HEIGHTS

Fig. 5. Crescent Heights development, Calgary, Alberta.
Source: City of Calgary and Calgary Housing Company

Crescent Heights is a three story, stacked townhouse development located in the Crescent Heights neighbourhood in central Calgary. It features 16 units and ground-oriented development, including 4 studio, 3 one-bed, 4 two-bed, and 4 three-bedroom units. It also includes two barrier free units, including one for tenants with visual impairments. It is a mixed income building. Like the other Calgary case study sites, it opened in 2017 after going through community engagement between November 2011 and August 2012.

Like Bridgeland, the Crescent Heights neighbourhood is going through revitalization, with a higher proportion of young adults and a higher percentage with post-secondary education.

Like Bridgeland, the Crescent Heights neighbourhood is going through revitalization, with a higher proportion of young adults and a higher percentage with post-secondary education. The median total household income was $77,209 in 2015, still lower than the median for the City of Calgary but higher than the other neighbourhoods in this analysis.

Correspondingly, there is a lower prevalence of low-income households compared to the other neighbourhoods, at 11%.

In terms of housing, like the other neighbourhoods, the housing is older in general, with 32% built in 1960 or earlier and 37% built between 1961-1980. Most of the housing stock are apartments, at 62%, and 6% are in need of major repairs. There are more renters than owners, at 57% renting and 43% owning. However, Crescent Heights has a lower percentage of renters spending 30% or more of their income on shelter costs compared to the City of Calgary, at 31% compared to 37%.

5.3 Summary of Case Study Sites

Overall, these five neighbourhoods share some common characteristics. First, they are all older, mature neighbourhoods and are in the process of revitalization and redevelopment. They also have higher proportions of renter households and apartments compared to the rest of the city. All, except for Crescent Heights, have higher rates of renters in need of core housing than the rest of the city. They also share a number of sociodemographic characteristics, with all neighbourhoods having an older population distribution, a higher share of low-income households, and lower median household incomes compared to the city wide median. The McCauley neighbourhood stands out as having the oldest housing on average, as well as very high rates of low-income households, at 30.4%.

Overall, these five neighbourhoods share some common characteristics. These characteristics will impact both the affordable housing developments themselves and the adjacent properties in multiple ways, including impacts on property values that are not specific to affordable housing.

The affordable housing developments themselves are typically located on the boundaries of the neighbourhoods, bordering major roads and commercial and retail areas. They are relatively small developments, with the largest development being the Kingsland development with 32 units in the stacked townhouse configuration. The three Calgary case study sites are mixed income developments, while the two Edmonton sites are affordable near market developments.

Again, these neighbourhood characteristics will impact both the affordable housing developments themselves and the adjacent properties in multiple ways, including impacts on property values that are not specific to affordable housing. These factors may in fact be part of why these developments are located in these neighbourhoods—demonstrated need for affordable housing and more affordable land. As mature neighbourhoods, they also have more transit access and proximity to other services, compared to newer suburban developments. With this overview of the five case study sites, we now turn to the results from the property assessments.

6.0

Results of Property Assessments Analysis

Overall, property assessments around the five case study sites varied between neighbourhood, development, proximity, and year.

Changes in the median property assessments around the affordable housing sites in both Edmonton and Calgary mirrored the city-wide trend in three out of the five sites. Where changes to the median property assessment differed from the city-wide trend, the year over year analysis suggests that the changes were not due to the affordable housing development opening. This indicates that neighbourhood property assessments were not strongly impacted by the opening of the affordable housing developments in the case study sites.

Percent change in median residential property assessment across five case study sites up to 5 years post opening

Neighbourhood property assessments were not strongly impacted by the opening of the affordable housing developments in the case study sites.

TABLE 1: SUMMARY OF PERCENT CHANGE IN MEDIAN RESIDENTIAL PROPERTY ASSESSMENTS AFTER AFFORDABLE HOUSING DEVELOPMENTS OPENED

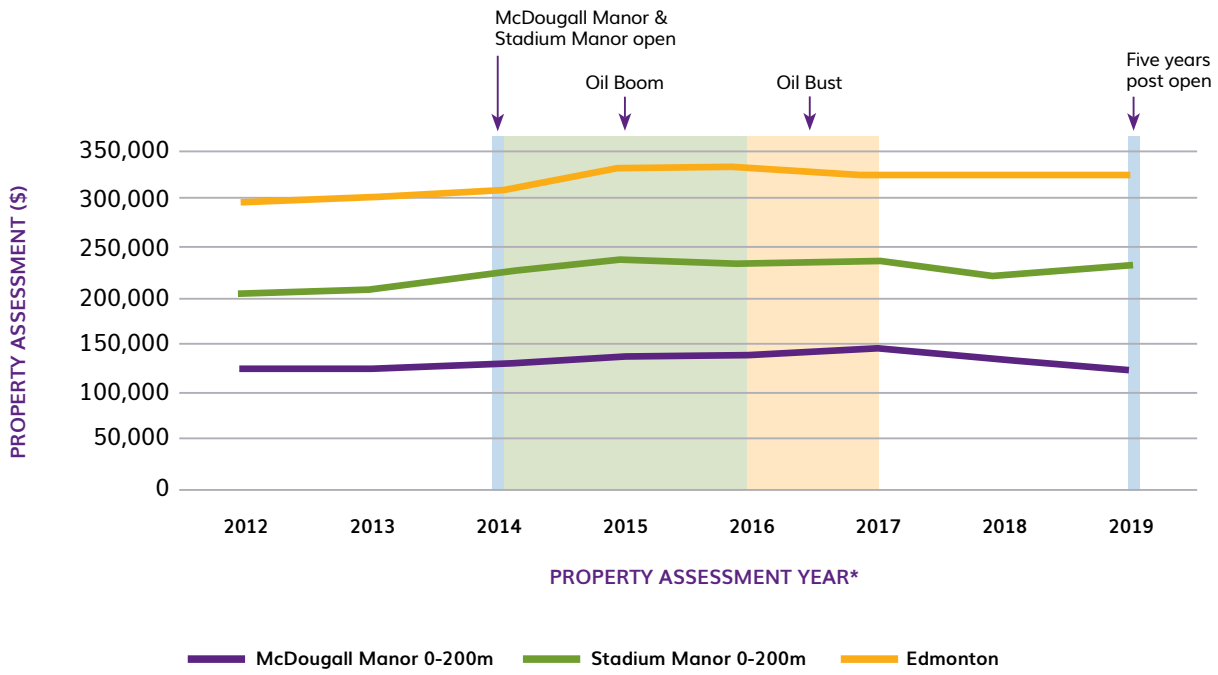
						Percent Change					
Municipality	Case Study Sites	Building Type	Program type	Number of Units	Years	0-200m	Number of properties	0-500m	Number of properties	Municipality	Number of properties
Edmonton	Stadium Manor	Multi-unit apartment	Near market rental	23	2013 – 2018	2.93%	107	3.8%	790	4.52%	378,513
Edmonton	McDougall Manor	Multi-unit apartment	Near market rental	28	2013 – 2018	-5.43%	132	-3.79%	1,119	4.52%	378,513
Calgary	Crescent Heights	Stacked townhouse	Mixed income rental	16	2017 – 2019	-11.06%	73	-7.33%	1,237	-6.67%	521,389
Calgary	Kingsland	Stacked townhouse	Mixed income rental	32	2017 – 2019	-4.46%	220	-6.46%	4,618	-6.67%	521,389
Calgary	Bridgeland	Stacked townhouse	Mixed income rental	24	2017 – 2019	-5.95%	428	-1.75%	2,572	-6.67%	521,389

As demonstrated in Table 1, in Edmonton, the median residential property assessment increased by 4.52% in the years of analysis. In the immediate area around Stadium Manor, the median property assessment increased by a similar rate (2.93%) while it decreased around McDougall Manor (5.43%). The year over year analysis shown in the chart below suggests this decrease is recent and not likely due to opening of McDougall Manor. There are small differences between property assessments in the immediate area (0 to 200m) around Stadium Manor or McDougall Manor compared to the rest of the neighbourhood (in the 201 to 500m range) or in the neighbourhood (0-500m) in general. Around both McDougall Manor and Stadium Manor, the neighbourhood in general has lower assessments than the city, including before the development opened.[4]

Note: when calculating percent change, we used the year immediately following the year of opening because the property assessment data has a time lag (i.e., the 2014 property assessment data reflects 2013 conditions). For the Edmonton case study sites, we looked at the property assessment data from 2014 to 2019, reflecting conditions from 2013 to 2018. For Calgary, we looked at 2018 to 2020, reflecting conditions from 2017 to 2019. This mirrors BC Housing's approach. The number of properties reflects the number of assessed properties in the final year of analysis for the area. This helps to contextualize the results.

4 Please see the appendices for detailed year over year data tables for all case study sites.

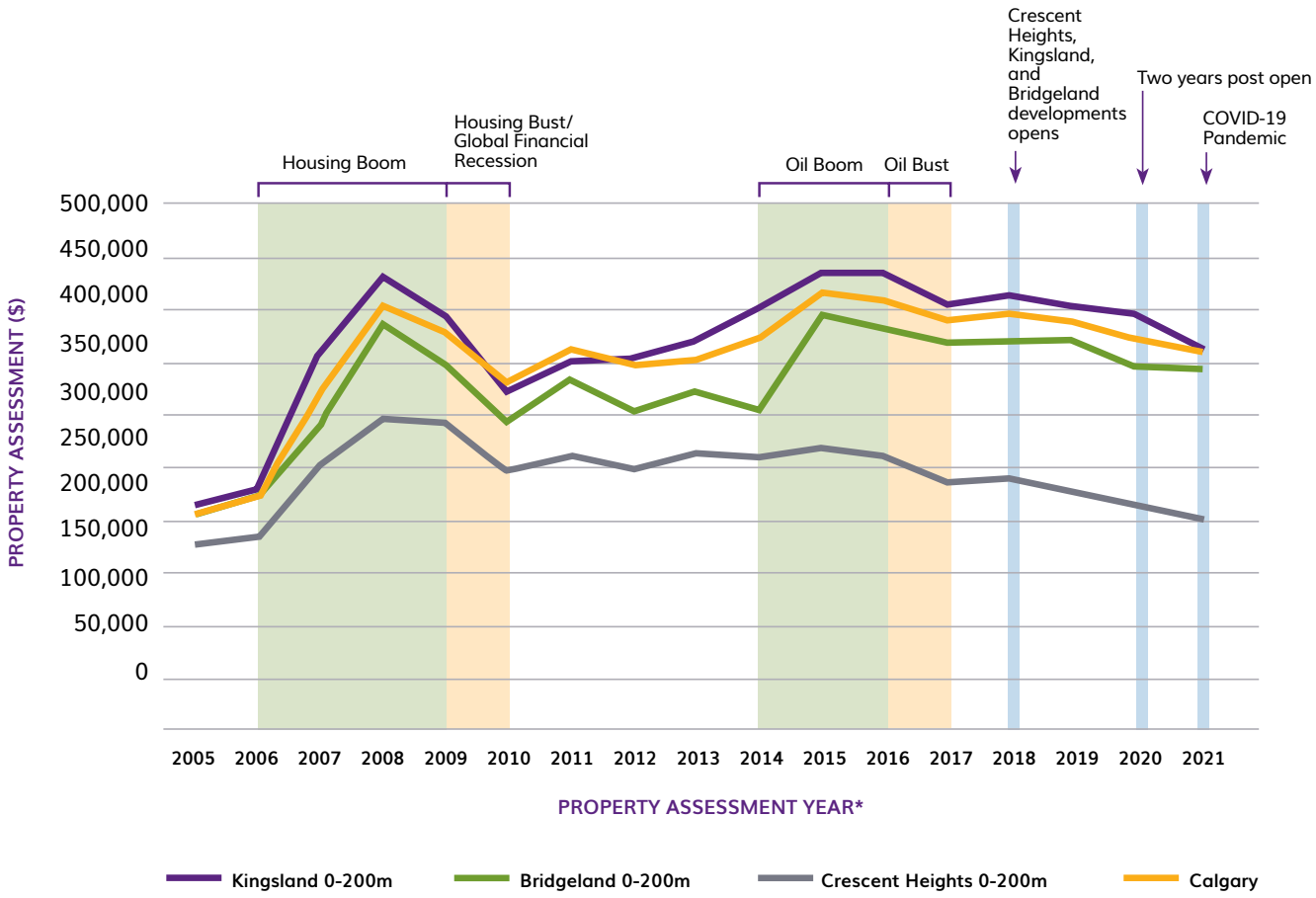
Median Residential Property Assessments from 2012 to 2019, Edmonton



**Note: the property assessment year reflects the previous calendar year (e.g., 2021 reflects 2020 economic conditions).*

For the Edmonton case study sites, median property assessments in the immediate area have a similar trend line to the city-wide trend. The median residential property assessment around McDougall Manor only started to decrease in 2018, which suggests that something else other than the opening of McDougall Manor is impacting the surrounding property values. Since the summer 2014 oil price crash and 2015/2016 recession, Edmonton overall has seen softer economic conditions and stagnating and/or declining property values and sales (Sun, 2019).

Median Residential Property Assessments from 2005 to 2021, Calgary



**Note: the property assessment year reflects the previous calendar year (e.g., 2021 reflects 2020 economic conditions).*

In Calgary, the median residential property assessment decreased by 6.67% in the years of analysis. Around Crescent Heights, the median residential property assessment decreased slightly more (11.06%), while it decreased slightly less in Kingsland (4.46%) and Bridgeland (5.95%). For Crescent Heights, the absolute change in the median property assessment was the same as the city-wide change ($26,500). The year over year analysis shown in the chart below indicates that the area around Crescent Heights has been declining before the opening of the affordable housing development and is not likely due to the opening of the development. There appears to be something distinct going on in this area that requires further investigation.

There is no clear impact on property values from the opening of the Bridgeland affordable development. Around the Bridgeland development, median residential property assessment in the 0 to 200m range is very close to the City of Calgary median and is higher than the median property assessment for 0 to 500m range (taken to represent the neighbourhood). This is potentially due to an increase in condominium units over this time period, which would have a lower median value than single detached dwellings. Between 2019 and 2017, the number of residential units in the 0 to 500m range increased from 3,618 to 4,618 units, an increase of 1,000 units.

Similarly, around the Kingsland affordable housing development, there is no clear impact on neighbouring property values. The median residential property assessment in the 0 to 200m range is higher than the City of Calgary median and higher than the 0 to 500 m range and decreased by less than the city-wide trend in the years of analysis. This again indicates little impact from the opening of the affordable housing development in the neighbourhood.

The median property assessment changed in line with the municipal trend for most of the sites, and there was no clear impact from the opening of the affordable housing developments in any of the five neighbourhoods.

Overall, for the Calgary case study sites, the immediate areas around Kingsland and Bridgeland closely followed or surpassed the city-wide median property assessment, both absolutely and relatively. The median property assessment in the area around Crescent Heights was declining before the development opened. Further, this area is immediately adjacent to the Trans Canada Highway and commercial areas, which can impact property values (Larsen & Blair, 2014). These factors indicate that the decrease in property values is not likely due to the affordable housing development.

Generally, the five Alberta case studies align with the existing research that shows that property values are more impacted by macroeconomic and social factors rather than the introduction of affordable housing in these neighbourhoods. The median property assessment changed in line with the municipal trend for most of the sites, and there was no clear impact from the opening of the affordable housing developments in any of the five neighbourhoods.

7.0

Conclusion

Overall, in this exploratory, descriptive analysis of changes in residential property assessments around five affordable housing developments highlights that there was no universal negative impacts to property assessments after the developments opened. Further, property assessments in the area immediately surrounding the affordable housing sites changed in line with the municipal trend in three out of the five sites.

The neighbourhoods that these five case study sites are located in are older, mature neighbourhoods with older housing stock and are in various processes of revitalization and redevelopment. The Bridgeland/Riverside area is the most redeveloped with increasing density. The neighbourhoods also have median property assessments lower than the municipal median, including from before the affordable housing development opened. The aging housing stock and more affordable land is likely a reason why these affordable housing developments are located in these neighbourhoods. As these were all new affordable housing developments built without ongoing operating subsidies, the cost of land was a likely factor in their choice of location, choosing affordable land options in lower cost neighbourhoods to begin. Thus, it is more likely that the relationship between property values and affordable housing goes the other way—affordable housing is more likely to be located in neighbourhoods with lower property values due to cost of land, rather than affordable housing lowering property values.

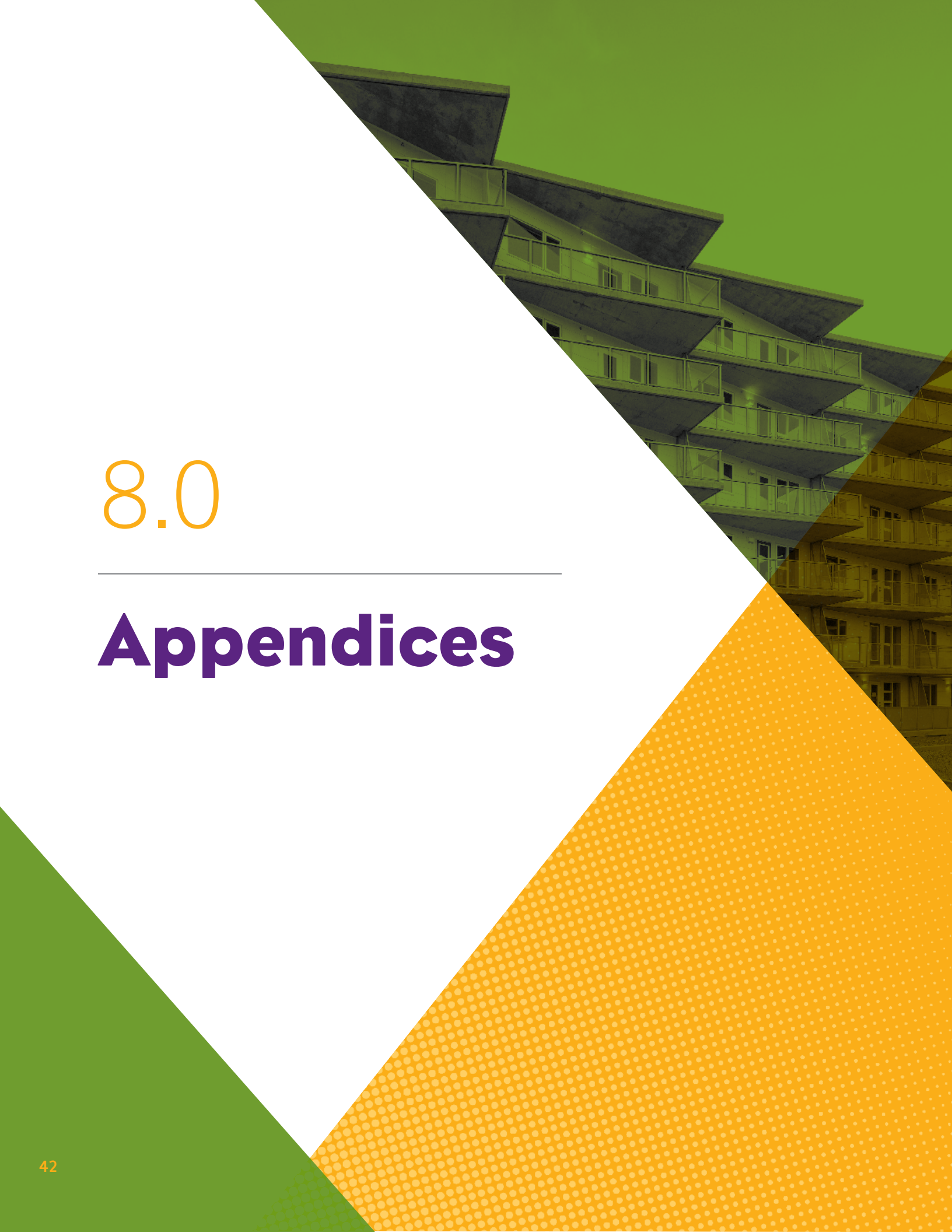
As property assessments are a proxy for the sale value on the open market, these broader housing market changes would likely impact the property assessment.

As we are focusing on residential property assessments, it is important to note that there have been a number of changes to the residential mortgage market that have impacted access to credit for homeowners, which in turn impacts the housing market. The changes include decreasing maximum mortgage amortization rates (previous maximum of 40 years before October 2008, eventually dropping to maximum of 25 years in July 2012), increasing minimum down payments for 10% for properties over $500,000 (February 2016), the introduction of the stress test for insured mortgages (October 2016), and the introduction of the stress test for all mortgages (January 2018) (CMHC-SCHL, 2020). As property assessments are a proxy for the sale value on the open market, these broader housing market changes would likely impact the property assessment.

Further, Alberta is an oil dependent province, and the impacts of the most recent oil boom (2014/2015) and bust (2015/2016) in the median assessed values in both Calgary and Edmonton were noticeable. Property assessment data was available for the City of Calgary dating back to 2005 and the impacts of the 2008 housing boom and the 2009 crash (see appendices for detailed tables) are clear. While this report was not focused on the broader housing market, it highlights how macro economic factors have a much larger impact on property values (CMHC-SCHL, 2018).

There are limitations to this research. This is an exploratory, descriptive analysis of changes in the median residential property assessment over time. Due to data gaps, we were not able to conduct more detailed, quantitative regression models to control for different factors, such as age of property, location, size, and condition, as done in more advanced analyses by Davison and colleagues (2013), Ellen and colleagues (2007), and Galster and colleagues (2002). Further, we did not have the detailed property assessment or land title transfer data the BC Housing (2020) used in their analysis. Thus, we are not looking at causation or correlation. However, these findings reinforce that neighbourhood property values are impacted by much more than affordable housing.

While this report was not focused on the broader housing market, it highlights how macro economic factors have a much larger impact on property values.



8.0

Appendices

8.1 Appendix I – Case Study Property Assessments by Year

8.1.1 STADIUM MANOR PROPERTY ASSESSMENTS BY YEAR

Calendar Year	Property Assessment Year	0 to 200m		201 to 500m		0 to 500m		Municipality		Notable Events
		Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	
2011	2012	205,250	94	208,500	680	208,000	774	296,500	315,679	
2012	2013	209,250	94	211,500	683	211,000	777	301,000	324,385	
2013	2014	221,500	94	223,500	683	223,500	777	309,500	334,583	Building opened / oil boom
2014	2015	236,500	94	237,500	685	237,500	779	329000	346,252	Oil boom
2015	2016	232,500	94	231,000	685	231,500	779	331,000	360,058	Oil bust / economic recession
2016	2017	235,500	94	236,500	685	236,500	779	324,500	368,011	Oil bust / economic recession
2017	2018	222,500	108	236,000	684	235,000	792	324,000	374,997	
2018	2019	228,000	107	232,500	683	232,000	790	323,500	378,513	Five years post open

Source: City of Edmonton Property Assessments (2021)

8.1.2 MCDOUGALL MANOR PROPERTY ASSESSMENTS BY YEAR

Calendar Year	Property Assessment Year	0 to 200m		201 to 500m		0 to 500m		Municipality		Notable Events
		Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	
2011	2012	127,500	156	129,500	1,016	129,250	1,172	296,500	315,679	
2012	2013	127,000	156	128,750	1,016	128,250	1,172	301,000	324,385	
2013	2014	129,000	156	124,000	1,016	125,250	1,172	309,500	334,583	Building opened / oil boom
2014	2015	136,500	156	119,500	1,116	121,750	1,272	329,000	346,252	Oil boom
2015	2016	139,500	156	127,500	1,086	129,000	1,242	331,000	360,058	Oil bust / economic recession
2016	2017	143,500	134	122,500	1,071	12,5000	1,205	324,500	368,011	Oil bust / economic recession
2017	2018	135,500	133	125,500	984	128,500	1,117	324,000	374,997	
2018	2019	122,000	132	119,000	987	120,500	1,119	323,500	378,513	Five years post open

Source: City of Edmonton Property Assessments (2021)

8.1.3 KINGSLAND PROPERTY ASSESSMENTS BY YEAR

Calendar Year	Property Assessment Year	0 to 200m		201 to 500m		0 to 500m		Municipality		Notable Events
		Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	
2004	2005	215,000	76	211,000	924	211,500	1,000	208,000	342,518	
2005	2006	230,750	76	237,500	924	237,000	1,000	223,000	356,,961	
2006	2007	360,500	76	366,500	926	366,500	1,002	321,500	36,869	Housing boom
2007	2008	432,250	76	410,500	1,081	411,000	1,157	403,000	384,610	Housing boom
2008	2009	393,250	76	387,000	1,083	387,500	1,159	380,500	401,527	Housing boom
2009	2010	322,500	77	314,000	1,085	316,250	1,162	329,500	408,170	Housing bust / Global Financial Recession
2010	2011	351,000	77	323,000	1,123	325,500	1,200	361,500	417,637	Housing bust / Global Financial Recession
2011	2012	355,500	77	325,000	1,123	327,750	1,200	346,500	422,773	
2012	2013	372,000	76	344,250	1,122	347,500	1,198	353,500	434,440	
2013	2014	400,500	75	375,500	1,116	380,500	1,191	375,000	443,137	Oil boom
2014	2015	436,250	70	380,000	1,164	389,250	1,234	416,000	456,430	Oil boom
2015	2016	435,000	71	368,500	1,165	375,000	1,236	408,500	469,698	Oil bust / economic recession
2016	2017	407,500	72	356,500	1,167	371,500	1,239	392,000	481,864	Oil bust / economic recession
2017	2018	414,500	72	363,500	1,157	379,000	1,229	397,500	501,079	Building opens
2018	2019	404,000	73	355,500	1,158	372,000	1,231	389,500	512,330	
2019	2020	396,000	73	344,000	1,164	354,500	1,237	371,000	521,389	Two years post open
2020	2021	361,500	73	318,000	1,163	333,000	1,236	362,000	526,245	COVID 19 Pandemic

Source: City of Calgary Property Assessments (2021)

8.1.4 BRIDGELAND PROPERTY ASSESSMENTS BY YEAR

Calendar Year	Property Assessment Year	0 to 200m		201 to 500m		0 to 500m		Municipality		Notable Events
		Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	
2004	2005	205,000	120	203,500	1,099	204,000	1,219	208,000	342,518	
2005	2006	225,750	120	197,500	1,429	202,000	1,549	223,000	356,961	
2006	2007	291,500	144	274,000	1,811	278,000	1,955	321,500	369,869	Housing boom
2007	2008	389,000	140	324,500	1,869	338,500	2,009	403,000	384,610	Housing boom
2008	2009	350,500	142	329,000	1,911	336,000	2,053	380,500	401,527	Housing boom
2009	2010	295,000	199	269,250	1,908	279,500	2,107	329,500	408,170	Housing bust / Global Financial Recession
2010	2011	336,000	202	283,000	1,903	289,000	2,105	361,500	417,637	Housing bust / Global Financial Recession
2011	2012	305,000	203	271,000	1,906	273,500	2,109	346,500	422,773	
2012	2013	323,500	202	277,250	1,906	285,500	2,108	353,500	434,440	
2013	2014	306,500	214	257,000	2,189	270,000	2,403	375,000	443,137	Oil boom
2014	2015	396,250	220	296,000	2,187	300,500	2,407	416,000	456,430	Oil boom
2015	2016	385,500	221	295,500	3,105	306,000	3,326	408,500	469,698	Oil bust / economic recession
2016	2017	369,500	221	279,500	3,393	286,500	3,614	392,000	481,864	Oil bust / economic recession
2017	2018	369,500	222	274,500	3,396	285,500	3,618	397,500	501,079	Building opens
2018	2019	371,500	222	241,000	4,396	251,750	4,618	389,500	512,330	
2019	2020	347,500	220	276,000	4,398	280,500	4,618	371,000	521,389	Two years post open
2020	2021	342,750	220	264,000	4,399	270,000	4,619	362,000	526,245	COVID 19 Pandemic

Source: City of Calgary Property Assessments (2021)

8.1.5 CRESCENT HEIGHTS PROPERTY ASSESSMENTS BY YEAR

Calendar Year	Property Assessment Year	0 to 200m		201 to 500m		0 to 500m		Municipality		Notable Events
		Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	Median Assessed Value ($)	# of Properties	
2004	2005	179,000	310	221,500	1,744	216,000	2,054	208,000	342,518	
2005	2006	185,000	325	253,500	1,765	247,500	2,090	223,000	356,961	
2006	2007	251,000	325	368,500	1,774	356,500	2,099	321,500	369,869	Housing boom
2007	2008	299,750	344	445,500	1,780	425,250	2,124	403,000	384,610	Housing boom
2008	2009	295,000	345	420,000	1,810	401,500	2,155	380,500	401,527	Housing boom
2009	2010	249,000	372	350,000	1,816	335,750	2,188	329,500	408170	Housing bust / Global Financial Recession
2010	2011	262,500	376	385,000	1,837	371,000	2,213	361,500	417,637	Housing bust / Global Financial Recession
2011	2012	249,000	376	364,500	1,908	351,250	2,284	346,500	422,773	
2012	2013	263,500	380	382,500	1,983	367,500	2,363	353,500	434,440	
2013	2014	260,000	382	406,500	1,992	387000	2,374	375,000	443,137	Oil boom
2014	2015	270,250	428	458,500	2,017	435,500	2,445	416,000	456,430	Oil boom
2015	2016	263,000	428	446,000	2,044	424,000	2,472	408,500	469,698	Oil bust / economic recession
2016	2017	236,500	435	428,000	2,129	403,500	2,564	392,000	481,864	Oil bust / economic recession
2017	2018	239,500	435	459500	2,135	436,500	2,570	397,500	501,079	Building opens
2018	2019	224,750	428	457,000	2,151	432,000	2,579	389,500	512,330	
2019	2020	213,000	428	428,000	2,144	404,500	2,572	371,000	521,389	Two years post open
2020	2021	203,000	428	430,250	2,154	408,000	2,582	362,000	526,245	COVID 19 Pandemic

Source: City of Calgary Property Assessments (2021)

8.2 Appendix 2 – Review of Affordable Housing and Crime Rates and Social Disorder

Another common concern about affordable housing developments is that there will be a rise in crime rates and social disorder (Davison et al., 2013). Research has illustrated that concerns about increases in crime and social disorder due to affordable housing developments are often racially motivated and informed by stereotypes based on race and class (Nguyen et al., 2013; Tighe, 2012). Renters in general are often socially constructed as transient and deviant by homeowners (Rollwagen, 2015). This also informs opposition to affordable housing developments which are primarily rental.

Concerns about increases in crime and social disorder due to affordable housing developments are often racially motivated and informed by stereotypes based on race and class.

Recognizing that concerns about crime rates are common NIMBY-ism responses, the research questions for this project initially also included an analysis of the impacts of affordable on crime rates and social disorder. However, it was difficult to find data, such as police reported crime rates or number of calls to police, at a detailed enough level to explore the impacts or in a way that was consistent across municipalities.

Further, like property values, issues with crime statistics are also well documented. Crime statistics rely on people to report crime to the police, and so certain types of crimes are less likely to be reported to police, including sexual assaults. Crime rates are also shaped by the regulatory framework and what is considered a "crime", which can change. For example, in Canada, the decriminalization of cannabis in 2018 changed what are reportable offences, which impacted crime rates (Moreau, 2018). "Official" crime statistics also do not capture perceived safety and feelings of safety, including the feelings of safety and belonging of affordable housing tenants themselves.

As well, due to historical and contemporary relationships between police and groups who have been made marginalized, marginalized groups are less likely to report crimes to the police. They are also more likely to be over-policed and over-surveilled, again due to racial and class stereotypes (Wortley & Tanner, 2004). Specifically in the social housing context, research from the US and UK demonstrates that tenants are over-surveilled compared to their counterparts, which contributes to stereotypes that affordable housing developments are unsafe and with higher crime rates (Flint, 2004; Hughes, 2021).

Despite these issues with crime statistics and discriminatory concerns about crime reporting and surveillance, research on crime and affordable housing in the United States overall finds no significant impact on neighbourhood crime rates.

In a study of supportive housing sites in Denver, Colorado, Galster and colleagues found that there is no statistically significant increase in crime rates within 2000 feet of the development (Galster et al., 2002). Where crime does occur after the development of affordable housing, it may be that the tenants themselves are victims of crime rather than perpetrating crimes. In a study of supportive housing in Toronto, the researchers similarly found there was no increase in crime rates around the supportive housing sites and that instead, the developments and tenants were targeted as victims (Dream Team Research Group, 2008). An analysis of the number of police calls before and after the opening of supportive housing sites in BC found that calls decreased in most of the neighbourhoods in the six months after the sites opened (BC Housing, 2018a).

In Edmonton, in response to community concerns about the concentration of poverty and non-market housing, Edmonton City Council voted in 2012 to pause the approval of non-market housing in five central Edmonton neighbourhoods. The pause was extended in 2015, and re-debated in 2019 when it was eventually lifted (City of Edmonton, 2019b). At that time, city administration analyzed the relationship between non-market affordable housing, crime, and social disorder in these core neighbourhoods. Between 2011 and 2018, non-market housing was responsible for a small proportion of all police calls (4.2%) while making up approximately 12% of the housing stock in the five neighbourhoods. An even smaller proportion of social disorder bylaw complaints were associated with non-market housing, at 1.3% (City of Edmonton, 2019a). Overall, most research highlights that affordable housing is not significantly associated with increases in crime.

Overall, most research highlights that affordable housing is not significantly associated with increases in crime. Additionally, research demonstrates that affordable housing decreases costs and use of other systems, such as policing and the justice system.

Additionally, research demonstrates that affordable housing decreases costs and use of other systems, such as policing and the justice system. Researchers have highlighted how cuts to social services, including social and affordable housing during the 1990s led directly to increasing homelessness/houselessness (Hulchanski, 2007). Inequality increased dramatically through the 1990s, while stabilizing at high levels during the 2000s, which also contributes to higher rates of social disorder. Research from BC Housing on the social return on investment in affordable housing demonstrates that for every $1 invested in affordable housing, between $2-3 of social and economic value was created. The social return on investment was even higher for supportive housing, with approximately $4-5 of social and economic value created (BC Housing, 2018b). If communities are concerned about crime rates and social disorder, research points to increasing supports like affordable and supportive housing as crucial ways to address these issues.

Recognizing these broader issues with crime data, and that there was already an analysis completed by the City of Edmonton on the relationship between crime and non-market housing in some of the case study sites, we removed the research question on the impact of affordable housing on crime rates from the scope of the project.

9.0

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www.civida.ca
E: research@civida.ca
P: 780-420-6161
F: 780-426-6854

10232 112 Street NW
Edmonton, AB T5K 1M4